



Office of the
Healthcare
Advocate
STATE OF CONNECTICUT

**Testimony of Victoria Veltri
State Healthcare Advocate
Before the Public Health Committee
In Re HB 5535
March 23, 2012**

Good morning, Representative Fox, Senator Coleman, Senator Kissel, Representative Hetherington, and members of Public Health Committee. For the record, I am Vicki Veltri, State Healthcare Advocate with the Office Healthcare Advocate ("OHA"). OHA is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

The emotional and financial turmoil that often accompanies divorce is somewhat mitigated by HB 5535. During this life-changing event, this legislation seeks to eliminate one element of concern by enabling the insured spouse to remain covered under the subscriber spouse's plan. This proposed solution is a far more cost effective and equitable means of preventing vulnerable citizens from losing insurance coverage during this difficult period of transition, and permits the court to apportion additional costs as appropriate for the parties.

However well intended, there are some areas of concern that must be considered.

phone 860.297.3980 **toll free** 1.866.466.4446 **fax** 860.297.3992

po box 1543 hartford, ct 06144

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Unfortunately, there will be instances where the former spouse, for a variety of reasons, does not want the subscriber spouse to know where they live. Currently, Explanation of Benefits are sent to the subscriber, not the member receiving care. This would result in not only potential disclosure of the former spouse's location, but also the medical care that they received. HB 5535 also does not impose a timeframe during which this coverage would continue, leaving the subscriber spouse and their employer responsible for insuring their former spouse for an indefinite period, even following remarriage. Finally, further clarification is needed concerning how coverage under this bill would impact triggering events under COBRA so that, in the event that the subscribing spouse can no longer afford to maintain coverage, the former spouse's option to elect for the continuation of coverage remains intact.

Thank you for providing me the opportunity to deliver OHA's testimony today. If you have any questions concerning my testimony, please feel free to contact me at victoria.veltri@ct.gov.

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